

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ralph H. Deal**  
**Kathy J. Deal**  
Debtor(s)

Bankruptcy Case No.: 17-70210-JAD  
Doc. #56  
Chapter: 13  
Docket No.: 57 - 56  
Concil. Conf.: January 16, 2020 at 11:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 4, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 18, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 16, 2020 at 11:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 19, 2019

cm: All Creditors and Parties In Interest

**Jeffery A. Deller**  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnenour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Ralph H. Deal  
Kathy J. Deal  
Debtors

Case No. 17-70210-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: skoz  
Form ID: 410

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db/jdb +Ralph H. Deal, Kathy J. Deal, 2925 Somerset Pike, Johnstown, PA 15905-7000  
cr Rural Housing Customer Service Center Usda, P O Box 66879, St. Louis, MO 63166-6879  
14382765 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
14382766 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640  
14382771 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
14382772 +Conemaugh Emerg Phys Group, P.O. Box 644553, Pittsburgh, PA 15264-4553  
14382773 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305  
14382774 +DLP, Conemaugh Phys Group, 1086 Franklin Street, Johnstown, PA 15905-4305  
14382776 +First Credit Resources, Inc., 1466 Frankstown Road, Johnstown, PA 15902-1315  
14382777 +KML Law Group, P.C., Attn: Thomas I. Puleo, Esquire, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541  
14382778 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbstboro, NJ 08026-1191  
14382779 +Stonleigh Recovery Assocaites, LLC, P.O. Box 1479, Lombard, IL 60148-8479  
14382782 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
14924160 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14409362 +Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013  
14645780 USDA Rural Housing Service, Customer Service Center, P O BOX 66879, St. Louis, MO 63166-6879  
14382783 +Usda Rural Development, 4300 Goodfellow Blvd, Saint Louis, MO 63120-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14382764 +E-mail/Text: legal@arsnational.com Sep 20 2019 02:31:13 ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023  
14382767 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2019 02:44:17 Cap One, Po Box 85520, Richmond, VA 23285  
14382768 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2019 02:43:26 Cap1/Boscov,  
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
14382769 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2019 02:43:26 Cap1/Bstby,  
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
14382770 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 20 2019 02:43:51 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
14648497 +E-mail/Text: bnc@bass-associates.com Sep 20 2019 02:31:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
14673226 +E-mail/Text: bankruptcy@cavps.com Sep 20 2019 02:32:01 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14382775 +E-mail/Text: bankruptcynotice@fcbanking.com Sep 20 2019 02:31:03 First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952  
14644097 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 20 2019 02:43:55 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14384275 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 20 2019 02:44:20 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14382780 +E-mail/PDF: gecscedi@recoverycorp.com Sep 20 2019 02:43:45 Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005  
14382781 +E-mail/PDF: gecscedi@recoverycorp.com Sep 20 2019 02:43:45 Syncb/Sams Club, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Motor Credit Corporation  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: skoz  
Form ID: 410

Page 2 of 2  
Total Noticed: 29

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Kathy J. Deal thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Ralph H. Deal thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 5